REFERENCES

1. Ahlvwalia, M.S (1978): " Rural Poverty and Agricultural Performance in India, Journal of Development Studies.
2. Banerjee, A., Duflo, E., Glennerster, R., & Kinnan, C. (2009). The miracle of microfinance? Evidence from a randomized evaluation. Washington D.C.: CGAP.
3. Bansal, H. (2003), SHG-Bank Linkage Program in India: An Overview. Journal of Microfinance, (5) 1:21-50.
4. Bardhan, P.K (1971): "On the Minimum Level of Living and the Rural poor A Further Note", Indian Economic Review, vol-6.
5. Baso, P. (2006) Improving Access to finance for India's Rural Poor, world Bank Report.
6. Basu & Srivastava (2005) Exploring Possibilities: Microfinance and Rural Credit Access for the Poor in India, EPW', Vol. 40, No. 17.
7. Buchet, J., Marshall, C., Starita, L., Thomas, J., & Yaloris, A. (2011). Latest findings from randomized evaluations of microfinance (2). Washington D.C.: CGAP.
8. Charitonenko & Campion (2003), Expanding Commercial Microfinance in Rural Areas: Constraints and Opportunities http://www.basis.wisc.edu/live/rfc/cs_05a.pdf
9. Charitonenko, Campion & Fernando, (2004) Commercialization of Microfinance: Perspectives from South and South East Asia, ADB Report.
10. Chavan P, Ramakumar R.,(2002) Micro-Credit and Rural Poverty: An analysis of Empirical Evidence, EPW, 37(10), pp.955-965.
11. Copestake, J., Bhalotra, S., & Johnson, S. (2011). Assessing the impact of microcredit: A Zambian case study. Journal of Development Studies, 37(4), 81-100.
12. Fernando, N.A., (2004) Microfinance Outreach to the Poorest. A Realistic Objective?, Finance for the Poor, Focal point for Microfinance, ADB, Volume 5 Number 1.
13. Garikipati, S. (2008). The impact of lending to women on household vulnerability and women's empowerment: Evidence from India. World Development, 36(12), 2620-2642.

14. Ghosh, R. (2005). Microfinance in India: A critique. Retrieved from website: http://http://www.spanish.microfinancegateway.org/files/35726_file_14.pdf. Retrieved on 13 December, 2013.
15. GOI. (2013). Haryana plan for 2013-14 finalised. Press Information Bureau. Planning, Government of India.
16. Gulati Ashok (1998), Indian Agriculture in an open economy: will it prosper? In Isher Judge Ahluwalia and I.M.D. Little, 'India's Economic Reforms and Development : Essays for Manmohan Singh: Oxford University press, New Delhi.
17. Hashemi, S.(2000), Linking Microfinance and Safety Net Programs to Include the Poorest: The Case of IGVGD in Bangladesh (Focus Note No. 21), CGAP paper.
18. Hulme, D. (2007). Is microdebt good for poor people?: A note on the dark side of microfinance. *In What's Wrong with Microfinance*? (pp. 19-22). Rugby: Practical Action Publishing.
19. Imai, K.S., Arun, T., & Annim, S.K. (2010). Microfinance and household poverty reduction: New evidence. *World Development*, 38(12), 1760-1774.
20. Jayaraman, R (2005), Performance Analysis of Fisherwomen Self Help Groups in Tamil Nadu, NABARD.
21. Johansen, M., & Nilsson, C. (2007). Microfinance and poverty alleviation: A case study of Grameen Bank and BRAC. Unpublished Bachelors Thesis, Sweden: University of Skovde.
22. Joshi, D.P.(2013). Enabling urban microfinance, *Reserve Bank of India Bulletin*, 67(10), 41-46.
23. Karnani, A. (2007). *Microfinance misses its mark*. Stanford Social Innovation Review, Stanford, California: Leland Stanford Jr. University.
24. Khan, M.A., & Rahaman, M.A. (2007). *Impact of microfinance on living standards empowerment and poverty alleviation of poor people: A case study on microfinance in the Chittagong district of Bangladesh* Unpublished Master's Thesis, Umea. Sweden: Department of Business Administration, Umea School of Business.
25. Khandker, S.R. (1998). *Fighting poverty with Microcredit: Experience in Bangladesh*. New York: Oxford University Press for the World Bank.

26. Kropp & Suran, (2002) Linking Banks and (Financial) Self Help Groups in India-An Assessment, NABARD.
27. Kumar, B.V.(2011). *Microcredit as a poverty alleviation strategy, women's empowerment and gender relations. Unpublished Ph.D Thesis, New Brunswick, New Jersey: Graduate School-New Brunswick Rutgers, The State University of New Jersey.*
28. Manisah, E., Heuer, S.R., Kalra, A., Zhang, Q. (2004), Grameen Bank: Taking Capitalism to the Poor, Columbia Business School, New York, NY, Working paper.
29. Meyer & Nagarajan, (2000) *Rural Financial Markets in Asia: Policies Paradigms, and Performance,* Study of Rural Asia: Volume 3, ADB.
30. Misra A. (2006), Micro Finance in India and Millennium Development Goals: Maximising Impact on Poverty, Discussion paper for workshop on World Bank.
31. Morduch J. & Haley B., Analysis of the Effects of Microfinance on Poverty Reduction NYU Wagner Working Paper No. 1014 Issued June 28, 2002
32. Mosley, P., & Hulme, D. (1998). Microenterprise finance: Is there a conflict between growth and poverty? *World Development, 26(5), 783-790*.
33. Nanda, Y.C. (2004), Significance of Establishing Linkages with Self-Help Groups and Banks, NABARD. http://www.gdrc.org/icm/nanda-link.html
34. NCAER. (2008). *Impact and Sustainability of SHG Bank Linkage programme* (New Delhi). National Council for Applied Economic Research.
35. Puhazhendi V. & Badatya K.C., (2002) SHG Bank Linkage Programme for Rural Poor – An Impact Assessment NABARD.
36. Puhazhendi, V., & Badatya, K.C. (2002). *SHG-Bank linkage programme for rural poor. An impact assessment.* Paper presented at seminar on SHG-Bank Linkage Programme, New Delhi: 25-26 November: Microcredit Innovation Department, National Bank for Agriculture and Rural Development.
37. Puhazhendi, V., & Satyasai, K.J. (2000). *Microfinance for rural people: An impact evaluation* Mumbai: National Bank for Agriculture and Rural Development.
38. Shamsad, S. (2008). *Socio-economic dynamics of microcredit programs in informal settlements: The case study of Khulna city, Bangladesh,* Unpublished

M.Sc Thesis, Hong Kong: The Center of Urban Planning and Environmental Management, The University of Hong Kong.

39. Shaw, J. (2004). Microenterprise occupation and poverty reduction in microfinance programmes: Evidence from Sri Lanka. *World Development,* 32(7), 1247-1264.
40. Woller, G.M., Dunford, C., and Woodworth W. (1999), Where to Microfinance? International Journal of Economic Development, Vol. 1, No. 1, pp. 29-64.
41. Yunus, M. (1997), Towards a Poverty Free World, Mainstream, Vol. 35 (37), August 23, pp. 7-12.
42. Yunus, M. (2006), Social Business Entrepreneurs Are the Solution, Presented at the Skoll World Forum on Social Entrepreneurship, Said Business School, Oxford University, March 29-31, 2006.
43. Zaman. H. (1999). *Assessing the poverty and vulnerability impact of micro-credit in Bangladesh:* A case study of BRAC Washington D.C: Office of the Chief Economist and Senior Vice-President, The World Bank.